

## IN THE CLAIMS

### In the Claims:

Please cancel claims 13-20. Claims 1-12 are submitted for reconsideration.

5 Claim 1 is amended. Claims 21-28 are added.

Please amend claim 1 as follows:

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1. (*Amended*) Automated transaction method comprising the steps of:
- 10 determining a bioinformatic value associated with a user; and  
transacting with the user according to the bioinformatic value,
- wherein the bioinformatic value may be determined when or after the user permits access  
effectively to a voluntarily-selected portion of his or her personal genetic profile, such accessible  
portion being associated or used with evaluating the user transaction, an other portion of such
- 15 genetic profile being not voluntarily-selected by the user and thereby inaccessible for evaluating  
the user transaction.
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**Claims 2-12 are un-amended and re-presented here for convenience:**

- 20 2. (*Un-amended*) The method of Claim 1 wherein:  
the bioinformatic value comprises a likelihood or risk of the user having or  
developing a genetically-based medical or physiological condition, wherein the  
transaction step comprises providing the user with an insurance policy to cover the  
occurrence of the genetically-based condition.
- 25 3. (*Un-amended*) The method of Claim 1 wherein:  
the bioinformatic value comprises a likelihood or risk of the user having or  
developing a genetically-based mental or emotional condition, wherein the transaction  
step comprises providing the user with a service contact in contemplation of the occurrence
- 30 of the genetically-based condition.
4. (*Un-amended*) The method of Claim 1 wherein:  
the bioinformatic value comprises a likelihood or risk of the user having or  
developing a genetically-based condition, wherein the transaction step comprises

providing the user with a promotional offer or bid to serve the genetically-based condition.

5. *(Un-amended)* The method of Claim 1 wherein:

5       the bioinformatic value comprises a classification of the user according to a user-authorized mask, such mask comprising a subset of a genetic sequence associated with the user.

6. *(Un-amended)* The method of Claim 1 wherein:

10       the bioinformatic value comprises a likelihood or risk of the user having or developing a genetically-based condition based on a statistical or actuarial table and a genetic or heredity profile associated with the user.

7. *(Un-amended)* The method of Claim 1 wherein:

15       the bioinformatic value is processed for transaction with the user according to a rule set that is applicable to a plurality of users in a temporal or jurisdictional grouping on a non-discriminatory basis.

8. *(Un-amended)* The method of Claim 1 further comprising the steps of:

20       determining an other bioinformatic value associated with the user; and  
      modifying the transaction with the user according to the other bioinformatic value.

9. *(Un-amended)* The method of Claim 8 wherein:

25       the other bioinformatic value comprises an increase or decrease of likelihood or risk of the user having or developing the genetically-based condition.

10. *(Un-amended)* The method of Claim 1 wherein:

30       the bioinformatic value is determined by a server in a network, and the bioinformatic value is stored confidentially in a database associated with the server, the server transacting remotely with the user through the network to enable a medical service for the user.

11. *(Un-amended)* The method of Claim 1 wherein:

the bioinformatic value is associated with an other user, and the transaction according to the bioinformatic value occurs separately with both users on a confidential and non-discriminatory basis.

5     12. *(Un-amended)* The method of Claim 1 wherein:

the bioinformatic value is authentically generated by a portable user device, the transaction updating a user account, which is accessible by the user device.

10    **Please add new claims 21-28:**

21. *(New)* The method of Claim 1 wherein:

the bioinformatic value or the genetic profile is represented in a data structure that may be provided in a modulated electronic signal.

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22. *(New)* The method of Claim 1 wherein:

the user transaction comprises a plurality of offers to the user for transacting competitively according to the bioinformatic value.

20    23. *(New)* The method of Claim 1 wherein:

the bioinformatic value determination generates an alert or report indicating a fraudulent or identical genetic profile or state.

24. *(New)* The method of Claim 1 wherein:

25         the bioinformatic value determination generates a discrimination indication or alert when comparing bioinformatic values associated with a plurality of users.

25. *(New)* The method of Claim 1 wherein:

30         the bioinformatic value is determined using a signal generated electronically by a biometric or bioinformatic sensor for determining a personal genetic sequence of the user.

26. *(New)* The method of Claim 1 wherein:

the bioinformatic value or the genetic profile corresponds effectively with a single nucleotide polymorphism (SNP) associated with the user.

27. *(New)* Automated transaction method comprising the steps of:

5       permitting by a user effective access to a voluntarily-selected portion of a personal  
genetic profile of the user, such accessible portion being used to determine a bioinformatic value  
associated with the user, an other portion of such genetic profile being not voluntarily-selected  
by the user and thereby inaccessible for determining the bioinformatic value; and  
transacting by the user according to the determined bioinformatic value.

28. *(New)* Automated transaction method comprising the steps of:

10       determining by a care-giver a bioinformatic value associated with a user, the user  
permitting effective access to a voluntarily-selected portion of a personal genetic profile of the  
user, such accessible portion being used to determine a bioinformatic value associated with the  
user, an other portion of such genetic profile being not voluntarily-selected by the user and  
thereby inaccessible for determining the bioinformatic value; and  
15       transacting with the user a healthcare service according to the determined bioinformatic  
value.

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